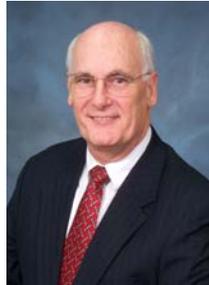


Message from the District Director



The year 2003 is a great milestone for the U. S. Small Business Administration as it is our 50th Anniversary.

Since the country was founded, small businesses have contributed immeasurably to our progress and economic strength. Small business is an enduring symbol of the American Dream.

For the past 50 years, SBA has played a vital role in ensuring that the door to the American Dream is truly open to all entrepreneurs because the dream should never be limited by access to capital, information or training. In America, an entrepreneur's only limit should be his or her own ideas and desires to succeed.

During this time, SBA has been committed to help entrepreneurs keep that American Dream alive and well for today and for future generations. Since its creation in 1953, the SBA has helped more than 20 million Americans start, grow and expand their businesses - placing more than \$170 billion in direct or guaranteed loans into the hands of entrepreneurs.

Congress created the SBA to "aid, counsel, assist and protect, insofar as possible, the interests of small business concerns." We, here in the Alabama District Office, are here to make sure that philosophy is carried through.

We know that the small business community is still largely dependent upon traditional sources of debt and equity capital. The SBA will be available to these small businesses to assist them with both their financial and management training needs.



Jack Wright

Business
MATCHMAKING

U.S. Small Business Administration
SBA
America's Small Business Resource

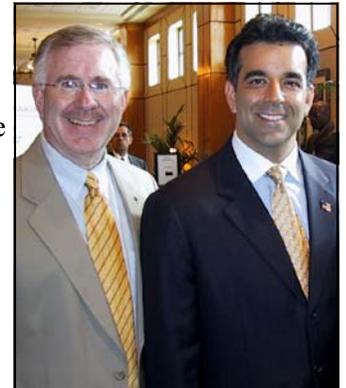


in partnership with 

Billion-Dollar Matchmaking Event held in Alabama

SBA Administrator Hector Barreto, Washington, D.C., was present for the official opening of the Southern Regional Matchmaking event in Birmingham on July 31st. This national tour of Business Matchmaking Events was originated by the U. S. Small Business Administration in partnership with the U. S. Chamber of Commerce and Hewlett Packard.

This program is the largest national small business initiative in the history of the SBA to provide small businesses across the nation with solid networking and contract opportunities. It is also the only program of its kind to bring small businesses and public and private organizations together at the same table for the specific purpose of awarding procurement contracts. Southeastern companies received more than 1,000 appointments at this one-day event.



This event provided small businesses throughout the Southeast with the opportunity to have one-on-one meetings with government agencies and large corporations - or "buyers" - that have near-term contract opportunities for a wide range of products and services.

SBA Administrator Hector Barreto is shown with Jim Blasingame at the Birmingham event. Mr. Blasingame of Florence was SBA's 2002 Small Business Journalist of the Year.

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Southeastern Matchmaking Event July 31, 2003



SBA Administrator Hector V. Barreto shown with Alabama District Director Jack Wright



SBA Administrator Barreto makes a point at the Matchmaking Event Luncheon



Congressman Artur Davis Speaks at Luncheon



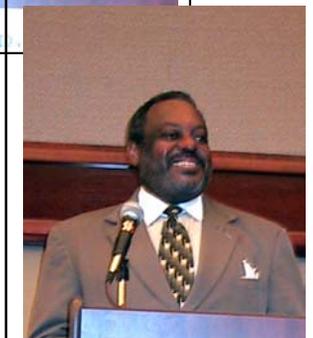
SBA Regional Administrator Nuby Fowler, Atl., Ga., & Asst. Deputy Administrator, Govt. Contracting, Fred Armendariz, Wash., D.C.



Administrator Barreto & NBCC President & CEO Alford sign Agreement



Harry Alford, President & CEO, National Black Chamber of Commerce speaks at program



Birmingham Mayor Bernard Kincaid speaks to the small businesses & buyers at the Ribbon Cutting Ceremony



The Large number of Walk-Ins surprised all



Many important Matches were Made

Alabama District Office Offers Loan Training

LENDERS, PACKAGERS AND OTHERS, are being given a chance to learn about SBA loans from the source.

The Alabama District Office is conducting training for lenders, agents, packagers and lender service providers.

This training is for the manager, branch manager, business development officer, loan officer, attorney, and the agent actually doing marketing, processing, closing, servicing, reporting and liquidating SBA loans.

These classes, which have been going on for about six months and were the

idea of David Leonard, Chief, Lender Marketing, Oversight & Training, and the response has been overwhelming.

As long as demand remains high, the training will be held on a weekly basis. Dress is casual and reasonable arrangements for persons with disabilities will be made if requested at least 2 weeks in advance (Fall Schedule on last page). To reserve a seat, call or e-mail: David Leonard (205) 290-7101, ext 226 david.leonard@sba.gov

or Ed Hudson, Chief Finance Division, at ext.229 (marion.hudson@sba.gov)



In the SBA Training Room, Attorney Advisor Zeke Bixler, Loan Officer Donna Herron, & Chief PMD Erskine Valrie teach a group of bankers the way to make, service & liquidate SBA loans.

SBA Also Offering Tele-training Classes on a Limited Basis

LENDERS—IF YOU FIND YOU'RE UNABLE TO COME TO BIRMINGHAM, there's another way to receive training from SBA.

A new tele-training class has been created. These classes are conducted by means of a one-hour conference call from the Alabama District Office. This allows your staff to participate from your institution.

A recent topic was: [Introduction to SBA Lending Programs](#). Programs that were covered were: 504, 7(a), Express, LowDoc and Mi-

croloan Programs. These classes covered "use of proceeds," "collateral," and "basic eligibility." This class is taught either by David Leonard or Finance Division Loan Officer L. D. Ralph. The next class is scheduled for October 21st.

There are a limited amount of lines available, so to receive your confirmation, call David Leonard (see above) or L. D. Ralph at (205) 290-7101, ext. 238 or by e-mail at Lafero.ralph@sba.gov.



Get to Know Your Trainers—L. D. Ralph & David Leonard

Loan Officer L.D. Ralph is a graduate of the University of Montevallo with a BA in English,

He has had a very diverse career with several government agencies. For the first two years of his career, he was an instructor at the U. S. Space and Rocket Center's Education Department and Teacher's Program. After that, he went on to the Internal Revenue Service where he worked for seven years as a Revenue Officer in the Collection Division.



He has been with the Small Business Administration since 1998, where he serves, in the Finance Division, as a Commercial Loan Officer.

Chief LMOT David Leonard, has a BBA in Finance & Economics from Kennesaw State University & an MBA in Finance & International Business from Georgia State University. In 1994, he was recruited by the SBA as a Disaster Loan Officer and worked in California, the Virgin Islands, New York and Georgia. He then worked for four years in SBA's Kansas City Review Branch Office of Lender Oversight as a PLP (Preferred Lender Program) National Examiner reviewing lenders throughout the U.S. & its territories.

In 2001, he became Chief of Finance, Servicing & Liquidation in the Georgia District Office where he also served in the capacity of Supervisor of Area II Surety Bonds. In January 2003, he came to the Alabama District Office in his present position.

"Lenders—Do you need to learn methods that get your client's loans approved quickly? How do you Protect Your SBA Guaranty? Give me a call at (205) 290-7101," says David Leonard, Chief, LMOT .

Goldsby 2003 Small Business Person of the Year

Stephen S. Goldsby, CEO of Integrated Computer Solutions, Inc. (ICS), of Montgomery was named the Alabama Small Business Person of the Year for 2003. Goldsby was selected for this prestigious award because of his success as the owner of a small business.

Computer information technology (IT) security is a fairly new market, but with the advent of the internet, this niche market has become critical to the security of computer networks. In 1997, when Stephen Goldsby founded ICS, Inc., he targeted services in the Southeastern U.S. with the main focus being on-site support of IT functions with the Dept. of Defense and mid-size to large commercial entities

in the area. ICS realized that many companies were not aware of the need for computer IT security until their systems had been hacked. ICS tries to anticipate these needs by giving security assessments and recommending security plans to clients. Through these assessments, companies who cannot afford to lose their important data realize their weakest areas and are able to implement safeguards against intrusion. ICS has increased in sales, income, net worth and assets, and it has grown from one employee to its present 36 full-time employees.

The award was presented to Mr. Goldsby by SBA Alabama District



Alabama District Director Jack Wright makes presentation to Stephen Goldsby

Director Jack Wright at the Small Business Awards Banquet sponsored by the Montgomery Area Chamber of Commerce.

Jacksonville Businesswoman Honored at Washington Event

Carolyn Minerich, owner of Carmin Industries, Jacksonville, Alabama, was one of seventeen women who were recipients of the prestigious "Outstanding Woman Entrepreneur Award" during the SBA's Entrepreneurial Conference & Expo (NECE) held in Washington D.C. during the week of September 17-19.

The presentation was made at the "Celebrating Women in Business Breakfast" on September 18, 2003, where Vice President Richard V. Cheney was the featured speaker.

The breakfast was one of the key events of the SBA's 50th Anniversary at the Expo.

The highlight of this event was the recognition of these 17 women from across the country, all of whom got their start with help from the SBA. They represented a cross-section of SBA programs and SBA partner organizations. Minerich was selected to represent the eight states making up the southeastern region of SBA.

Minerich has distinguished herself as an entrepreneur; and, for her, recognition is

nothing new. Because of her success as the owner of a small business, Ms. Minerich was selected as the 2002 Alabama Small Business Person of the Year.

Ms. Minerich, a former Marine Corps officer, started her precision waterjet cutting and fabrication service in 1996. Carmin Industries has a combination of defense and architectural projects ranging from Disney World to the U.S. Air Force and has seen a 350 percent increase in sales since the beginning of the business.



Carolyn Minerich

Jane Nowell is National Small Business Prime Contractor

Jane Nowell, President of Barlovento L.L.C., is the recipient of the National Small Business Prime Contractor of the Year Award for 2003. This award is given to honor small business that have provided the government and industry with outstanding goods

Barlovento, L.L.C. provides advanced communications technology and construction solutions through value added products and services. The company was founded in 1996 as a one-stop communications business, and it has grown into an engineering system design and installation company. Wide area network systems have become a significant part of Barlovento's

business by utilizing both fiber optic cabling and copper. They also provide design and installation of large scale public address systems and siren warning systems.

They have a reputation for meeting their customer's needs with innovative applications of wireless and wired systems. Barlovento is headquartered in Dothan, Alabama and have two branch offices located in Valdosta and Ft. Benning, Georgia. They are a team of trained and motivated technicians who are committed to providing superior, cost effective and professional services.



Jane Nowell

2004 SBA SMALL BUSINESS AWARD NOMINATION

Help us recognize outstanding leaders in the small business community

SMALL BUSINESS PERSON OF THE YEAR NOMINEE INFORMATION

I nominate _____ Title _____
 Company/Organization _____ Address _____
 City _____ Zip _____ Phone _____ Fax _____

Nominee's Qualifications for this Award. Must be based on the following criteria: 1. Staying Power; 2. Growth in number of Employees; 4. Current and past financial reports (P&L & B/S's for 3 years reflecting upward growth); 5. Innovativeness of product or service offered (creativity & Imagination); 6. Response to Adversity; 7. Contributions to aid community-oriented projects

Nominees for this award must be residents of & employed in the U.S. and will be subject to background checks. Small businesses owned & operated by nominees must comply w/federal civil rights laws. U.S. SBA size standards apply in defining a business as small.

When nominating a business owner, please complete the following: Is the company operating profitably? _____; # of years in business _____; # of employees _____; annual sales \$ _____; SIC/NAICS code _____

NOMINATORS INFORMATION

Nominator Name _____ Title _____
 Organization _____
 Address _____ City _____ State _____ Zip _____

Please Mail or fax (290-7404) this form to: U.S. Small Business Administration, 801 Tom Martin Drive, Suite 201 Birmingham, Alabama 35211. For more information, please contact: Sally Beth Vick at (205) 290-7738 or sally.vick@sba.gov. Self Nominations are accepted. This form may be duplicated. **For further consideration, a nomination binder with detailed materials will be requested. SBA will contact the nominator with details. Thanks for your support!**

SBA Expands Opportunities for Small Business through Credit Unions

SBA has expanded its lending program to allow greater access to capital for small businesses. As many as 1,500 of America's more than 10,000 credit unions are likely to join our network of lenders which represents a potential increase of some 30% in the overall number of storefronts where entrepreneurs can seek capital for their business. Alabama Credit Unions are already beginning to participate with the SBA. Alabama District Director Jack Wright said, "My first priority is

to reach as many small businesses as possible. Expanding the number of lending partners we participate with is a good way to accomplish this. I believe that expanding SBA's business loan programs to include credit unions will help transform the agency into a more responsive, customer-centric organization. The SBA is committed to serving small business men and women as an effective and efficient 21st century national organization. Including credit unions will help SBA achieve that goal.

WOMEN'S PROGRAMS

Women's Business Centers (WBCs) represent a national network of more than 80 educational centers designed to assist women start and grow small businesses. WBCs operate with the mission to level the playing field for women entrepreneurs, who still face unique obstacles in the world of business. Each women's business center provides individual business counseling; access to the SBA's programs; assistance and/or training in finance, management, marketing, procurement and the Internet; as well addressing some specialized topics.

In Alabama:

Central Alabama Women's Business Center (CAWBC), Birmingham, hosted their first "Women in Business Conference & Expo" on September 11, 2003. It was considered a new kind of conference for a new generation of businesswomen. The Conference & Expo showcased women business owners, provided hints and tips on becoming more successful in business through better marketing and management and it facilitated new business-to-business connec-

tions.

The Women's Business Center of Southern Alabama (WBCSAL), Mobile, held their first SAL Awards Luncheon honoring their clients that had taken great strides in their business endeavors. SBA's Region IV Administrator, Nuby Fowler, was the Keynote Speaker. This year, WBCSAL is celebrating its 10th Anniversary. A celebratory Luncheon and Client Market will be held on October 23, 2003 to honor the Center's partners and showcase the Center's clients.

For more information about the WBCs in Alabama, visit the following websites: (SBA) www.sba.gov/al/counselingt.html, (CAWBC) www.cawbc.org, or (WBCSAL) www.ceebic.org/~wbac.

Or you may contact Susan Baxter at SBA.



Susan D. Baxter

Economic Development
Specialist & Women's

Business Ownership
Representative

(205) 290-7101, ext.240

susan.baxter@sba.gov

FAX: (205) 290-7404

We're on the Web!
www.sba.gov/al/

All Workshops held at:
 U.S. Small Business
 Administration
 801 Tom Martin Drive
 Suite 201
 Birmingham, AL 35211

Phone: 205 290-7101
 Fax: 205 290-7404
 Email: for other questions:
sally.vick@sba.gov



Alabama District Office Provides Workshops Monthly

Certification Seminar—8(a), SDB, HubZones

First Tuesday of each month - 1:00 P.M.

Call: (205) 290-7101 or 1-800-733-2894 for Additional Information

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SBA Loan Training

October 14: Closing SBA Loans—Instructor: District Counsel Bill Howell

October 21: Teletraining Class “SBAExpress” Instructor David Leonard

October 29: SBA Express Loans—Instructor: Chief LMOT David Leonard
 Session#1: 10:00 a.m. —12:00 Noon—Basics of the Program
 Session #2: 1:30—3:30 p.m. - Training required to apply for SBA Express Status

November 12—Processing SBA Loans— Instructor: Loan Officer L.D. Ralph

November 18 - SBA Express Loans—2 Sessions

Session #1: 10:00 a.m.—12:00 Noon—Basics of the Program

Session #2: 1:30—3:30 p.m. Training required to apply for SBA Express Status

Registration for all classes is 9:45 a.m.

2-Session Classes will have a lunch break at Noon

Dress is Business Casual

To reserve a seat call or email:

David Leonard (205) 290-7101 ext. 226 or david.leonard@sba.gov or

Ed Hudson (205) 290-7101 ext. 229 or marion.hudson@sba.gov

#####

November 18—Teletraining Class “Introduction to SBA Programs”

Instructor: Loan Officer L.D. Ralph

Lines are limited—For Reservations call L. D. Ralph or David Leonard

IS THIS ADDRESS LABEL CORRECT? IF NOT, PLEASE FAX A COPY OF THE LABEL & THE CORRECT INFORMATION TO BETH VICK AT: (205) 290-7404.

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